

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**BLAIR W ELINOFF and HAZEL JOYCE  
ELINOFF**

S.S. Nos.: xxx-xx-0818 and xxx-xx-4550  
Mailing Address: 4 Thornblade Court, Durham, NC 27712-

**Case No. 10-80384**

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**Debtors.**

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on March 4, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 16, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

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/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET  
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: 2/16/10

Lastname-SS#: Elinoff-0818

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
Morequity	Home & Land

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See ↑)
				**
				**
				**
				**
				**
				**
				**
				**
				**

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LID - DOL ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**SD - SECURED DEBTS  $\geq$  100%**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

**SD - SECURED DEBTS  $\geq$  100%\***

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

**ATTORNEY FEES (Copied part)**

Amount

Law Offices of John T. Orcutt, P.C.	\$3,000
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**SECURED TAXES**

Secured Amt

IRS Tax Liens	\$11,374
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**Real Property Taxes on Retained Realty**

Amount

IRS Taxes	\$17,073
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**STATE TAXES**

Amount

Personal Property Taxes	
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**ALIMONY OR CHILD SUPPORT ARREARAGE**

Amount

CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
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**All Co-Sign Protect Debts (See\*)**

Amount

GENERAL NON-PRIORITY UNSECURED	Amount
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DMI-	\$22	\$1,320
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**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$	<b>\$601</b>	per month for	<b>60</b>	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **5.31** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE. (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

## CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Citi Mastercard Processing Center Des Moines, IA 50364-0001
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	CSDDUR Post Office Box 530 Durham, NC 27702-0530
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Amazon.com Post Office Box 689182 Des Moines, IA 50368-9182	Direct Merchants Bank ** P.O. Box 98701 Las Vegas, NV 89193-8701
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	American Express 777 American Expressway Fort Lauderdale, FL 33337-0001	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Aspire ** Post Office Box 105555 Atlanta, GA 30348-5555	Exxon Mobil** Credit Card Center Post Office Box 688945 Des Moines, IA 50368-8945
Experian P.O. Box 2002 Allen, TX 75013-2002	Beneficial Post Office Box 17574 Baltimore, MD 21297	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	BMW Financial Services Post Office Box 78066 Phoenix, AZ 85062-8066	MACYSDSNB 911 Duke Blvd Mason, OH 45040
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Capital One *** Post Office Box 30285 Salt Lake City, UT 84130-0285	MoreEquity ** P.O. Box 3788 Evansville, IN 47736-3788
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Chevron ** c/o GE Money Bank - BK Dept. Post Office Box 103104 Roswell, GA 30076	NCO Fin/22 507 Prudential Road Horsham, PA 19044

NCO Financial Services \*\*  
PO Box 15630  
Dept 99  
Wilmington, DE 19850

Verizon NC  
236 E Town St  
#170  
Columbus, OH 43215

Nordstrom's Department Store  
Post Office Box 78528  
Phoenix, AZ 85062-8528

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Retailers Nat'l Bank/Target\*\*  
c/o Creditors Rights & Bankruptcy  
695 Rancocas Road, Suite 101  
Westampton, NJ 08060

Sally Shinn  
3759 Hartford Highway  
Dothan, AL

SST Columbia  
Post Office Box 84024  
Columbus, GA 31908-4024

The Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858